

EB BL 01/15/1998 Employee benefits in Medium and Large Private Establishments, 1995 Tables only, Chapter 1 : Results of the 1995 survey. The bulletin will be out later this year.

Table 1. Summary: Participation(1) in selected employee benefit programs, full-time employees, medium and large private establishments, 1995  
(In percent)

Benefit	All employees	Profes - sional, techni- cal, and related employees	Clerical and sales employees	Blue collar and service workers
Paid time off:				
Holidays .....	89	88	93	88
Vacations .....	96	97	99	94
Personal leave .....	22	24	34	15
Funeral leave .....	80	83	85	75
Jury duty leave .....	85	91	89	79
Military leave .....	44	59	45	35
Family leave .....	2	3	2	1
Unpaid family leave .....	84	89	86	80
Disability benefits(2):				
Paid sick leave .....	58	74	78	39
Short-term disability...	53	48	52	57
Long-term disability insurance.....	42	60	53	26
Survivor benefits:				
Life insurance .....	87	93	89	83
Accidental death and dismemberment.....	67	70	66	65
Survivor income benefits.....	6	6	4	6
Health care benefits:				
Medical care .....	77	80	76	75
Dental care .....	57	66	57	51
Vision care .....	24	29	23	22
Outpatient prescription drug coverage.....	74	77	74	73
Retirement income benefits:				
All retirement(3).....	80	87	85	73

Defined benefit .....	52	53	55	50
Defined contribution(4)	55	67	64	45
Savings and thrift...	41	50	47	32
Deferred profit sharing.....	13	14	15	10
Employee stock ownership.....	5	5	7	4
Money purchase pension.....	7	13	6	5
Stock bonus .....	2	1	4	(5)
Cash or deferred arrangements (401(k) plans):				
With employer				
contributions.....	45	55	50	37
Salary reduction .....	44	54	49	35
Savings and thrift(6).....	37	46	41	29
Deferred profit sharing.....	5	4	6	5
Other .....	2	3	1	2
Deferral of profit sharing allocation..	2	1	1	2
No employer contributions.....	9	13	8	7

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

3 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

4 The total is less than the sum of the individual items because

some employees participated in more than one type of plan.

5 Less than 0.5 percent.

6 Participants in savings and thrift plans usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no data were reported.

Table 2. Summary: Participation(1) in selected employee benefit programs, full-time employees, medium and large private establishments, 1995

Blue collar and service workers	Benefit	All employees	Professional, technical, and related employees	Clerical and sales employees
Total number of employees.		33,373,969	9,366,025	8,104,860
15,903,083				
Paid time off:				
Holidays.....		29,780,582	8,199,894	7,543,495
14,037,193				
Vacations.....		31,913,506	9,038,279	7,999,339
14,875,888				
Personal leave.....		7,372,202	2,253,258	2,752,675
2,366,268				
Funeral leave.....		26,715,290	7,813,598	6,927,456
11,974,236				
Jury duty leave.....		28,353,739	8,566,393	7,250,328
12,537,018				
Military leave.....		14,807,099	5,543,483	3,673,529
5,590,086				
Family leave.....		545,816	273,932	168,972
102,913				
Unpaid family leave.....		28,033,237	8,315,225	6,954,574
12,763,438				
Disability benefits(2):				
Paid sick leave.....		19,466,591	6,906,477	6,312,139
6,247,975				
Short-term disability...		17,808,848	4,498,877	4,205,061
9,104,910				
Long-term disability insurance.....		14,143,790	5,663,673	4,306,796

4,173,320

Survivor benefits:

Life insurance.....	29,078,205	8,720,570	7,227,177
13,130,457			
Accidental death and			
dismemberment.....	22,240,709	6,549,858	5,322,154
10,368,697			
Survivor income			
benefits.....	1,878,078	543,578	305,654
1,028,846			

Health care benefits:

Medical care.....	25,545,758	7,466,514	6,157,920
11,921,324			
Dental care.....	18,866,181	6,217,109	4,603,174
8,045,898			
Vision care.....	8,021,332	2,687,678	1,846,239
3,487,416			
Outpatient prescription			
drug coverage.....	24,770,279	7,199,337	6,020,336
11,550,606			

Retirement income  
benefits:

All retirement(3).....	26,662,168	8,130,015	6,910,422
11,621,730			
Defined benefit.....	17,416,552	4,986,905	4,450,283
7,979,365			
Defined contribution(4)	18,486,281	6,242,248	5,156,842
7,087,190			
Savings and thrift...	13,561,579	4,701,837	3,787,741
5,072,001			
Deferred profit			
sharing.....	4,204,640	1,306,157	1,234,543
1,663,940			
Employee stock			
ownership.....	1,706,270	498,842	551,911
655,517			
Money purchase			
pension.....	2,474,377	1,255,413	491,500
727,465			
Stock bonus.....	504,408	128,915	311,138
64,354			

Cash or deferred  
arrangements (401(k)  
plans):

With employer			
contributions.....	15,156,177	5,186,660	4,057,042
5,912,475			
Salary reduction.....	14,646,034	5,056,350	3,978,947

5,610,737			
Savings and			
thrift(5).....	12,267,339	4,302,794	3,359,361
4,605,184			
Deferred profit			
sharing.....	1,605,503	394,481	493,810
717,212			
Other.....	680,198	301,621	102,314
276,262			
Deferral of profit			
sharing allocation..	510,143	130,310	78,095
301,738			
No employer			
contributions.....	3,093,795	1,250,668	662,016
1,181,111			

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3 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

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5 Participants in savings and thrift plans usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

NOTE: Because of rounding, sums of individual items may not equal totals.  
Where applicable, dash indicates no data were reported.

Table 3. Other benefits: Eligibility for specified benefits, full-time employees, medium and large private establishments, 1995  
(In percent)

Benefit	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
Income continuation plans:				
Severance pay.....	35	47	43	24
Supplemental unemployment benefits.....	4	1	1	6
Family benefits:				
Employer assistance for child care(1)....	8	15	7	3
Employer provided funds.	4	7	4	2
On-site child care.....	3	8	2	1
Off-site child care.....	1	2	1	(2)
Adoption assistance.....	11	18	12	6
Long-term care insurance.....	6	8	9	4
Flexible workplace	2	5	2	1
Health promotion programs:				
Wellness programs.	34	47	32	27
Employee assistance programs.....	58	72	60	49
Fitness center....	19	31	16	13
Miscellaneous benefits:				
Job-related travel accident insurance.....	41	58	47	28
Nonproduction bonuses.....	39	40	37	38

Subsidized commuting.....	5	8	5	3
Education assistance:				
Job-related.....	65	79	65	56
Not job-related.	18	25	17	15
Section 125 cafeteria benefits(3):.....	55	77	66	37
Flexible benefit plans.....	12	20	15	7
Reimbursement plans.....	38	53	46	25
Premium conversion plans.....	5	4	5	5

1 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

2 Less than 0.05 percent.

3 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 4. Other benefits: Eligibility for specified benefits, full-time employees, medium and large private establishments, 1995

Benefit	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
Total number of employees.....	33,373,969	9,366,025	8,104,860	15,903,083
Income continuation plans:				
Severance pay.....	11,752,594	4,423,922	3,461,884	3,866,788
Supplemental unemployment benefits.....	1,175,113	101,441	104,119	969,553
Family benefits:				
Employer assistance for child care(1)....	2,527,212	1,398,635	593,543	535,033
Employer provided funds.	1,279,502	675,469	355,384	248,648
On-site child care.....	1,144,119	758,681	201,732	183,705
Off-site child				

care.....	423,804	229,519	116,388	77,896
Adoption assistance.....	3,588,606	1,650,480	988,992	949,133
Long-term care insurance.....	2,087,765	747,466	751,016	589,283
Flexible workplace	705,761	439,358	180,619	85,784
Health promotion programs:				
Wellness programs.	11,288,509	4,425,556	2,568,610	4,294,343
Employee assistance programs.....	19,323,683	6,769,726	4,825,605	7,728,352
Fitness center....	6,180,117	2,871,018	1,294,394	2,014,705
Miscellaneous benefits:				
Job-related travel accident insurance.....	13,758,934	5,476,248	3,774,010	4,508,677
Nonproduction bonuses.....	12,919,404	3,777,467	3,020,092	6,121,845
Subsidized commuting.....	1,547,130	749,648	393,235	404,247
Education assistance:				
Job-related.....	21,563,913	7,361,142	5,291,165	8,911,606
Not job-related.	6,077,329	2,317,889	1,365,224	2,394,216
Section 125 cafeteria benefits(2):.....	18,421,559	7,178,193	5,370,399	5,872,968
Flexible benefit plans.....	4,086,002	1,842,611	1,202,510	1,040,882
Reimbursement plans.....	12,686,085	4,975,847	3,738,134	3,972,104
Premium conversion plans.....	1,649,472	359,735	429,755	859,981

1 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

2 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 5. Plan administration: Type of plan sponsor for selected employee benefit programs, full-time employees, medium and large private establishments, 1995 (In percent)

			Short-	Long-term	Defined
Savings	Plan sponsor	Medical	term dis-	dis-	benefit
and		care	ability	ability	pension

thrift

insurance

All participants

	Total.....	100	100	100	100	100
100	Single employer.....	95	95	82	86	90
99	Multiemployer(1).....	5	4	6	3	9
(2)	Mandated benefits(3)....	-	(2)	12	-	(2)
-	Employer association(4).	(2)	(2)	-	1	(2)
1	Not determinable.....	-	(2)	-	10	-
-						

Professional, technical,  
and related

	Total.....	100	100	100	100	100
100	Single employer.....	98	99	85	89	96
99	Multiemployer(1).....	1	1	1	(2)	3
(2)	Mandated benefits(3)....	-	(2)	14	-	1
-	Employer association(4).	1	1	-	1	(2)
1	Not determinable.....	-	(2)	-	10	-
-						

Clerical and sales

	Total.....	100	100	100	100	100
100	Single employer.....	97	98	80	90	93
99	Multiemployer(1).....	3	2	3	1	7
(2)	Mandated benefits(3)....	-	(2)	16	-	-
-	Employer association(4).	(2)	(2)	-	1	(2)
1	Not determinable.....	-	(2)	-	8	-
-						

Blue-collar and service

	Total.....	100	100	100	100	100
100	Single employer.....	92	92	81	77	86
99	Multiemployer(1).....	8	8	9	9	14
1						

Mandated benefits(3)....	-	-	10	-	-
-					
Employer association(4).	(2)	-	-	(2)	(2)
(2)					
Not determinable.....	-	(2)	-	13	-
-					

1 Individual employers in the same or in a related industry contributing a negotiated amount to a trust fund providing benefits for employees covered under a collective bargaining agreement.

2 Less than 0.05 percent.

3 The majority of the participants with mandated short-term disability benefits were covered by State temporary disability insurance plans. The remaining employees were covered by the Railroad Unemployment Insurance Act. Mandated defined benefit pension plan participants were covered by Railroad Retirement Tier 2.

4 Band of medium and large employers in a common trade or business, for example, savings and loan associations. The plan sponsored by the association is not negotiated with the employees.